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BOX PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Re: Attorney Docket No. : 003184/0006
Applicants : Sheryl Behar, Carol Lewbell-Gray, Cheryl Cunha
Serial No. : Not Yet Assigned
Filed : This Date
Title : **METHOD AND SYSTEM FOR AWARDING
REBATES BASED ON CREDIT CARD USAGE
TO CREDIT CARD HOLDERS**
Group: : Not Yet Assigned
Examiner: : Not Yet Assigned

Sir:

Kindly file the annexed papers indicated below:

(X) Patent Application
(X) Informal Drawings (3 Sheets)

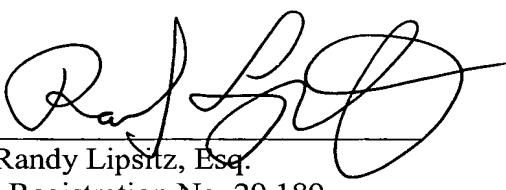
Small Entity: [] Yes [X] No

Respectfully submitted,

KRAMER LEVIN NAFTALIS & FRANKEL LLP

Dated: December 22, 1999

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FOR LETTERS PATENT OF THE UNITED STATES

FOR IMPROVEMENTS IN

**METHOD AND SYSTEM FOR AWARDING REBATES BASED
ON CREDIT CARD USAGE TO CREDIT CARD HOLDERS**

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